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ATLANTA, GEORGIA 30342

DAVID D. RAWLINS
JAMES H. MOBLEY, JR.

TELEPHONE 255-1666
AREA CODE 404

June 5, 1991

RECORDED IN

8711-C

FILED IN

1-158A045

Interstate Commerce Commission
12th and Constitution Avenue, N.W.
Room 2303
Washington, D.C. 20423
ATTN: Mildred Lee

JUN 7 1991 4:00 PM

INTERSTATE COMMERCE COMMISSION

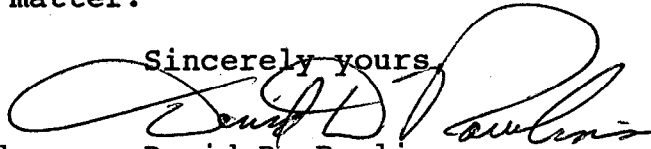
RE: Loan and Security Agreement of February 21, 1977 by and between Citizens and Southern Bank of Henry County and Ellis Eugene Spratlin, Recordation Number 8711-A (recorded February 28, 1977); and Amendment and Affidavit (to Loan and Security Agreement of February 21, 1977) by and between Citizens and Southern Bank of Henry County and Ellis Eugene Spratlin, Recordation Number 8711-B (recorded July 27, 1978)

Dear Mrs. Lee:

Please accept this letter as authority to release the bank's security interest in the ten railroad cars which secured our loan, the identifying numbers of which are set out in the Loan and Security Agreement and the Amendment and Affidavit thereto. The debt for which the railroad cars were pledged has been satisfied in full. Our check in the amount of \$15.00 is enclosed. Also enclosed are two copies of this letter for you to indicate the recordation information. Please return one copy directly to the owner's agent, Railcar, Ltd., 1819 Peachtree Road, N.E., Suite 303, Atlanta, Georgia, 30309-1847. The other copy should be returned to us in behalf of the bank. We enclose addressed envelopes for your convenience.

If there are any questions please call me. We thank you for your attention to this matter.

Sincerely yours,



David D. Rawlins
Attorney for Citizens and Southern
Bank of Henry County

Sworn to and subscribed
before me, this 5th
day of June, 1991.


Kimberly H. Tucker
Notary Public

My Commission Expires:
August 13, 1992

DDR/kt
enc

cc: Robert M. Connelly, Vice President
James Day, Vice President

LINE ONLY / 1710 2510W

16 JUN 06 1 7 1991

Interstate Commerce Commission
Washington, D.C. 20423

6/10/91

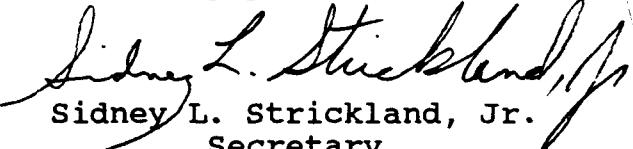
OFFICE OF THE SECRETARY

David D. Rawlins
Rawlins & Mobley
5040 Roswell Road N.W.
Suite 200
Atlanta, Georgia 30342

Dear Sir:

The enclosed document(s) was recorded pursuant to the provisions of Section 11303 of the Interstate Commerce Act, 49 U.S.C. 11303, on 6/7/91 at 2:00pm , and assigned recordation number(s). 8711-C

Sincerely yours,


Sidney L. Strickland, Jr.
Secretary